

IN THE UNITED STATES PATENT AND  
TRADEMARK OFFICE

Applicant:	Lydia Breck, et al.	Docket No.:	40655.0700
Serial No.:	TBA		
Filing Date:	Filed herewith	Group Art Unit:	TBA
Title:	SYSTEM FOR FACILITATING A TRANSACTION	Examiner:	TBA



INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents  
Washington, D.C. 20231

Assistant Commissioner:

This Information Disclosure Statement is being filed in accordance with the duty of disclosure under 37 C.F.R. § 1.56 and pursuant to 37 C.F.R. §§ 1.97-1.98. Copies of the cited references are being submitted herewith. The submission of the listed documents is not intended as an admission that any such document constitutes prior art against the claims of the present application. Applicant reserves the right to dispute any of the listed documents as prior art during examination. Further, Applicant does not waive any right to take any action that would be appropriate to antedate or otherwise remove any listed document as a competent reference against the claims of the present application. Furthermore, the submission of this Information Disclosure Statement is not to be construed as a representation that a search has been made or that no other material information may exist.

It is respectfully requested that these documents be considered by the examiner and an initialed copy of each form be returned to the undersigned.

This Information Disclosure Statement is being filed in compliance with 37 C.F.R. § 1.97(b)(1) as it is being filed contemporaneously with the Patent Application. Therefore, there is no fee required.

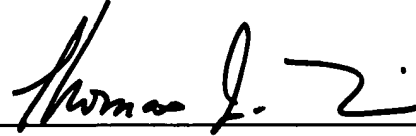
The Assistant Commissioner is hereby authorized to charge Deposit Account No. 19-2814 for any deficiency in the fees required for the filing of this Information

Disclosure Statement, for which purpose a duplicate copy of this sheet is enclosed.  
**This statement does not authorize the payment of the issue fee.**

Respectfully submitted,

Date: March 7, 2001

By



**Thomas J. Finn**  
**Reg. No. P48,066**

Enclosures: PTO-1449  
cited references

**SNELL & WILMER, L.L.P.**  
One Arizona Center  
400 East Van Buren  
Phoenix, AZ 85004-2202  
(602) 382-6219

**INFORMATION DISCLOSURE CITATION***(Use several sheets if necessary)*

ATTY DOCKET NO.

40655.0700

SERIAL NO.

TBA

APPLICANT(S)

Breck et al.

FILING DATE

March 7, 2001

GROUP

TBA

**U.S. PATENT DOCUMENTS**

*EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
		4,450,535	1984/5/22	de Pommery et al.			
		5,016,274	1991/5/14	Micali et al.			
		5,023,908	1991/6/11	Weiss			
		5,350,906	1994/9/27	Brody et al.			
		5,461,217	1995/10/24	Claus			
		5,500,513	1996/3/19	Langhans et al.			
		5,504,808	1996/4/2	Hamrick, Jr.			
		5,577,120	1996/11/19	Penzias			
		5,614,703	1997/3/25	Martin et al.			
		5,641,050	1997/6/24	Smith et al.			
		5,724,424	1998/3/3	Gifford			
		5,742,845	1998/4/21	Wagner			
		5,826,242	1998/10/20	Montulli			
		5,862,325	1999/1/19	Reed et al.			
		5,864,830	1999/1/26	Armetta et al.			
		5,883,810	1999/3/16	Franklin et al.			
		5,884,280	1999/3/16	Yoshioka et al.			
		5,897,622	1999/4/27	Blinn et al.			
		5,898,838	1999/4/27	Wagner			
		5,903,830	1999/5/11	Joao et al.			
		5,903,875	1999/5/11	Kohara			
		5,903,880	1999/5/11	Biffar			
		5,905,908	1999/5/18	Wagner			
		5,909,492	1999/6/1	Payne et al.			
		5,915,023	1999/6/22	Bernstein			
		5,923,734	1999/7/13	Taskett			
		5,930,777	1999/7/27	Barber			
		5,949,044	1999/9/7	Walker et al.			

1c972 U.S. PTO  
09/800461  
03/07/01

**INFORMATION DISCLOSURE CITATION***(Use several sheets if necessary)*

ATTY DOCKET NO.

40655.0700

SERIAL NO.

TBA

APPLICANT(S)

Breck et al.

FILING DATE

March 7, 2001

GROUP

TBA

**U.S. PATENT DOCUMENTS**

		5,949,876	1999/9/7	Ginter et al.			
		5,956,699	1999/9/21	Wong et al.			
		5,960,411	1999/9/28	Hartman et al.			
		5,963,915	1999/10/5	Kirsch			
		5,966,697	1999/10/12	Ferguson et al.			
		5,970,471	1999/10/19	Hill			
		5,970,472	1999/10/19	Allsop et al.			
		5,970,473	1999/10/19	Gerszberg et al.			
		5,970,475	1999/10/19	Barnes et al.			
		5,983,207	1999/11/9	Turk et al.			
		6,002,767	1999/12/14	Kramer			
		6,009,412	1999/12/28	Storey			
		6,014,634	2000/1/11	Scroggie et al.			
		6,014,635	2000/1/11	Harris et al.			
		6,014,636	2000/1/11	Reeder			
		6,014,646	2000/1/11	Vallee et al.			
		6,014,648	2000/1/11	Brennan			
		6,014,650	2000/1/11	Zampese			
		6,014,748	2000/1/11	Tushie et al.			
		6,016,484	2000/1/18	Williams et al.			
		6,023,510	2000/2/8	Epstein			
		6,029,150	2000/2/22	Kravitz			
		6,029,890	2000/2/29	Austin			
		6,038,292	2000/3/14	Thomas			
		6,038,551	2000/3/14	Barlow et al.			
		6,041,308	2000/3/21	Walker et al.			
		6,058,418	2000/5/2	Kobata			
		6,061,789	2000/5/9	Hauser et al.			
		6,064,981	2000/5/16	Barni et al.			

<b>INFORMATION DISCLOSURE CITATION</b> <i>(Use several sheets if necessary)</i>				ATTY DOCKET NO. <b>40655.0700</b>		SERIAL NO. <b>TBA</b>	
				APPLICANT(S) <b>Breck et al.</b>			
				FILING DATE <b>March 7, 2001</b>		GROUP <b>TBA</b>	
<b>U.S. PATENT DOCUMENTS</b>							
		<b>6,076,078</b>	<b>2000/6/13</b>	<b>Camp et al.</b>			
		<b>6,078,906</b>	<b>2000/6/20</b>	<b>Huberman</b>			
		<b>6,081,790</b>	<b>2000/6/27</b>	<b>Rosen</b>			
		<b>6,088,717</b>	<b>2000/7/11</b>	<b>Reed et al.</b>			
		<b>6,088,797</b>	<b>2000/7/11</b>	<b>Rosen</b>			
		<b>6,092,198</b>	<b>2000/7/18</b>	<b>Lanzy et al.</b>			
		<b>6,115,458</b>	<b>2000/9/5</b>	<b>Taskett</b>			
<b>FOREIGN PATENT DOCUMENTS</b>							
		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION
							YES    NO
		<b>WO 99/49424</b>	<b>1999/9/30</b>	<b>PCT</b>			
		<b>WO 00/49586</b>	<b>2000/8/24</b>	<b>PCT</b>			
<b>OTHER DOCUMENTS</b> <i>(Including Author, Title, Date, Pertinent Pages, Etc.)</i>							
<b>EXAMINER</b>				<b>DATE CONSIDERED</b>			
<small>*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</small>							